

# ALEC FEE SCHEDULE

Effective 5/1/2025

## Account Maintenance Fees

Official verifications	\$ 10.00
Closed account - within 30 days of opening	\$ 15.00
Duplicate statement copy - per statement	\$ 5.00
Dormancy - per month	\$ 10.00
Research - per hour	\$ 25.00

## Non-ALEC ATM Fees

Balance inquiries - per inquiry	\$ 1.00
Over 6 withdrawals per month - per withdrawal	\$ 2.00*

*\*Rewards Checking - Fee after 10 withdrawals per month*

## Certificate Early Redemption Fees

Term 6 months or less	90 days*
Term 7 - 47 months	180 days*
Term 48 months and over	270 days*

*\*Refers to the number of days of dividend forfeiture*

## Account Collection Fees

Negative balance collection	\$ 20.00
Foreign check collection - under \$1,000	\$ 20.00*
Foreign check collection - \$1,000 or over	\$ 90.00*

*\*Plus international fees*

## Debit/Gift Card Fees

Personalized Debit Card	\$ 9.95
Replacement of Debit Card	\$ 10.00
Debit Card overdraft	\$ 28.00
Expedited Debit Card or PIN	\$ 51.50
Visa® Gift Card - per card purchased	\$ 3.00*

*\*Non-members \$3.00 per card plus 1% of total sale*

Visa® Gift Card - lost or stolen card reissue	\$ 5.00
-----------------------------------------------	---------

## Credit Card Fees

Annual fee	None
Replacement of Visa® Credit Card	\$ 10.00
Expedited Visa® Credit Card - next day	\$ 31.00
Expedited Visa® Credit Card - 2nd day	\$ 20.00
Visa® international transactions:	
Multiple currency - per US Dollar	1.00%
Single currency - per US Dollar	0.80%
Visa® cash advance (\$50 maximum)	3% of each cash advance
Design Your Own Card	\$ 9.95
Late fee on loan payments	Up to \$ 25.00
Return Credit Card payments	Up to \$ 24.00
Visa® Credit Card statement copy	\$ 5.00
Visa® Pay by Phone	\$ 5.00

## Checking Account Fees

Rewards Checking - per month*	\$ 5.00
-------------------------------	---------

*\*Waived with select services and transactions*

Overdraft - per item returned NSF or paid	\$ 28.00
Overdraft from Savings (up to 10 per month)	None
Courtesy Pay*	\$ 28.00

*\*Created by check, in-person withdrawal, ATM withdrawal, or other electronic means*

Stop payments	\$ 29.00
Copy of cleared check	\$ 5.00

## Health Savings Account/IRA Fees

Closure fee	\$ 25.00
-------------	----------

## ACH Fees

Stop payment	\$ 29.00
--------------	----------

## Holiday Club Account Fees

Early withdrawal	\$ 25.00
------------------	----------

## Cashier's Check Fees

Made out to member	No charge
Made out to 3rd party	\$ 5.00
Stop payments	\$ 29.00

## Wire Transfer Fees

Incoming	No charge
Outgoing domestic	\$ 25.00
Outgoing international	\$ 55.00

## Miscellaneous Fees

Legal requests	\$ 100.00
Child support lien	\$ 50.00
Deposited item copy	\$ 6.00
Expedited mail - standard delivery	\$ 10.00
Expedited mail - Saturday delivery	\$ 20.00
Foreign currency purchase - per transaction	\$ 15.00
Foreign currency abandonment - per transaction	\$ 20.00
Online Banking stop payment	\$ 29.00
Return mail - per month	\$ 5.00
Return deposit/Chargeback	
Drawn on your account	\$ 15.00
Drawn on another person's account	\$ 15.00
Businesses presenting member check (Over the counter checks)	\$ 5.00
Mortgage subordination	\$ 150.00